

Merrill Lynch & Co., Inc.
Medium Term Notes, Series B
Due Nine Months or More from Date of Issue

Fixed Rate Notes

Principal Amount: \$450,000,000

CUSIP Number: 59018Y GZ8

Interest Rate: 4.63500%

Original Issue Date: March 30, 2001

Stated Maturity Date: April 1, 2002

Interest Payment Dates: At Maturity

Repayment at the Option
of the Holder: The Notes cannot be repaid prior to the
Stated Maturity Date.

Redemption at the Option
of the Company: The Notes cannot be redeemed prior to the
Stated Maturity Date.

Form: The Notes are being issued in fully
registered book-entry form.

Trustee: The Chase Manhattan Bank

Dated: March 27, 2001